

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

TERRANCE JOVAN WILLIAMS
LERENZA LYNETTE HOWARD
Debtor(s)

Case No. 15-02562

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/27/2015.
- 2) The plan was confirmed on 06/03/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/21/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/26/2017.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,800.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$6,800.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,007.37
Court Costs	\$0.00
Trustee Expenses & Compensation	\$280.99
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,288.36**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1ST LOANS FINANCIAL	Unsecured	2,000.00	NA	NA	0.00	0.00
ACS EDUCATION SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
ADVOCATE CHRIST MEDICAL CENT	Unsecured	1,580.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN WEB LOAN	Unsecured	500.00	NA	NA	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	876.00	NA	NA	0.00	0.00
ARROW	Unsecured	406.00	NA	NA	0.00	0.00
CDA PONTIAC	Unsecured	207.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	1,700.00	7,510.45	7,510.45	0.00	0.00
COMCAST	Unsecured	192.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	1,045.00	1,045.04	1,045.04	0.00	0.00
FOUNDATION FOR EMERGENCY	Unsecured	207.00	NA	NA	0.00	0.00
GVSU	Unsecured	2,823.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,060.00	NA	NA	0.00	0.00
IGGY GROUP LLC	Unsecured	750.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	0.00	0.00	0.00	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	242.00	NA	NA	0.00	0.00
INFINITY HEALTHCARE PHYSICIANS	Unsecured	309.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,346.00	1,570.51	1,570.51	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	19.48	19.48	0.00	0.00
JOHN STROGER HOSPITAL	Unsecured	865.00	NA	NA	0.00	0.00
NATIONAL COLLEGIATE TRUST	Unsecured	14,895.00	NA	NA	0.00	0.00
NATIONAL COLLEGIATE TRUST	Unsecured	17,538.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	3,604.00	3,652.99	3,652.99	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	787.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,695.00	3,007.21	3,007.21	0.00	0.00
PREMIER BANK CARD	Unsecured	263.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	7,159.00	NA	NA	0.00	0.00
Radiant Cash	Unsecured	850.00	NA	NA	0.00	0.00
RJM AQUISITIONS FUNDING	Unsecured	886.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SALUTE	Unsecured	658.00	NA	NA	0.00	0.00
SOUTHERN AUTO FINANCIAL CO	Secured	3,363.00	8,652.40	8,652.40	4,017.91	493.73
SOUTHERN AUTO FINANCIAL CO	Unsecured	6,282.00	0.00	0.00	0.00	0.00
SPRINT NEXTEL	Unsecured	583.00	583.30	583.30	0.00	0.00
ST FRANCIS HOSPITAL	Unsecured	673.00	NA	NA	0.00	0.00
ST FRANCIS HOSPITAL	Unsecured	1,015.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	1,570.00	NA	NA	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	36,605.00	39,338.46	39,338.46	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	25,558.00	25,875.97	25,875.97	0.00	0.00
VILLAGE OF EVERGREEN PARK	Unsecured	75.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL	Unsecured	885.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,652.40	\$4,017.91	\$493.73
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$8,652.40	\$4,017.91	\$493.73
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,570.51	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,570.51	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$81,032.90	\$0.00	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$2,288.36</u>	
Disbursements to Creditors	<u>\$4,511.64</u>	
TOTAL DISBURSEMENTS :		<u>\$6,800.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/30/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.